

Freedom to Work Medicaid Enrollees and Medicare Prescription Drug Coverage

What is Medicare Prescription Drug Coverage?

- As part of the Medicare Modernization Act in 2003, Congress approved a new prescription drug coverage for Medicare to start January 2006.
- Medicare Prescription Drug Coverage will take the place of current Medicaid prescription drug coverage for people who have both Medicare and Medicaid.

I have Medicare and Medicaid. How will this affect me?

- As a Freedom to Work Medicaid enrollee, you are automatically eligible for full-benefit extra help through Social Security. You should have received notices about this.
- You will be automatically enrolled in a Medicare Prescription Drug Coverage “basic” plan.
- You will pay no premiums or deductibles for the “basic” plan you’re automatically enrolled in.
- You will have co-pays of \$1 or \$3 for generic or plan-preferred drugs depending on your income.

- You will have co-pays of \$2 or \$5 for other drugs depending on income.
- You may choose a different plan anytime after November 15. You may change plans at any time.

How does a drug plan work?

- Each Medicare Prescription Drug Plan has a list of the drugs it covers called a “formulary”. If your plan doesn’t cover a drug you take, work with your doctor to file an exception to the plan for “coverage determination”, find a substitute drug, or change to another plan.

What if someone from a drug plan calls me?

- You should not give out your name, Social Security number, or any other identifying information unless you made the call to them.

I live with someone who is also on Medicare. Do we have to use the same drug plan?

- No. Each person should choose a plan that best meets his or her need. Different co-pays, premiums or

deductibles may apply to each person’s situation and plan choice.

What else do I need to do?

- You should have already received a letter from Medicare about how you will be automatically enrolled in a drug plan.
- The “basic” drug plan you will be randomly assigned to might not cover the medicines you take.
- If the “basic” plan you’re assigned to does not cover the medicines you take, you need to file an exception for “coverage determination”, find a substitute drug, or choose another plan anytime after November 15.
- In December, refill all your prescriptions with your current provider.

How do I choose a different plan?

- You should choose a “basic” plan with full low-income subsidy that covers the medicines you take.
- *If you choose a plan without full low-income subsidy, you will pay part of the premium.*

What if I didn't get a notice about my eligibility for extra help?

- You should complete an application for extra help now. Call **1-800-772-1213 / TTY: 1-800-325-0778** or visit www.socialsecurity.gov

How do I find out if a plan covers my medicines or get more help?

- Until December 31, 2005, call the Michigan Association of Centers for Independent Living (MACIL) at **1-888-255-2457** about meetings in your area.
- At any time, you may call **1-800-MEDICARE (1-800-633-4227) / TTY: 1-877-486-2048** or visit the www.medicare.gov web site.
- OR call the Michigan Medicare and Medicaid Assistance Program at **1-800-803-7174** or visit their www.MyMMAAP.org web site.

How do I enroll in a plan I choose?

- To enroll in another plan, you must call the company offering the plan or **1-800-MEDICARE (1-800-633-4227) / TTY: 1-877-486-2048**.

- **What if I don't do anything?**

Beginning January 1, 2006, the "basic" plan you were automatically assigned to goes into effect for you.

Alternate Formats

This publication is available in alternate formats such as Large Print, Braille, **Spanish, Arabic**, and computer files. To obtain a copy in your preferred format, please contact Michigan Association of Centers for Independent Living (MACIL) at 1-888-255-2457 or email kay@macil.net

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Michigan's

Freedom To Work Medicaid



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Note: This information is specific for persons enrolled in Michigan's Freedom to Work Medicaid program. It may not apply to other persons eligible for the Medicare Prescription Drug Coverage